

Information to identify the case:

Debtor 1	Richard J. Jacobowitz	Social Security number or ITIN	xxx-xx-7199
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-33952-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard J. Jacobowitz

3/22/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard J. Jacobowitz
Debtor

Case No. 15-33952-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 22, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2021:

Recip ID	Recipient Name and Address
db	+ Richard J. Jacobowitz, 477 South Cooks Bridge Road, Jackson, NJ 08527-2968
cr	+ First Niagara Bank, N.A., Saldutti Law Group, Robert L. Saldutti, Esquire, 800 N. Kings Highway, Suite 300 Cherry Hill, NJ 08034-1511
cr	+ Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
515918841	+ Cardmaster Service, P.O. Box 15153, Wilmington, DE 19886-5153
515918837	+ Nationstar Mortgage, P.O. Box 60516, City of Industry, CA 91716-0516
515918838	+ RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
515918846	+ Sears Credit Cards, P.O. Box 78051, Phoenix, AZ 85062-8051
516908771	+ U.S. Bank N.A., Trustee (see 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
516100200	+ U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
516325690	+ U.S. Bank National Association, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton FL 33487-2853

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 23 2021 01:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 23 2021 01:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516139723	+ Email/Text: bncmail@w-legal.com	Mar 23 2021 01:42:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515918842	+ EDI: DISCOVER.COM	Mar 23 2021 00:38:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
515931408	EDI: DISCOVER.COM	Mar 23 2021 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515933885	EDI: FORD.COM	Mar 23 2021 00:43:00	Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
515935388	EDI: FORD.COM	Mar 23 2021 00:43:00	Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
515918839	+ Email/Text: fnb.bk@fnfg.com	Mar 23 2021 01:42:00	First Niagra Bank, NA, P.O. Box 28, Buffalo, NY 14240-0028
515947859	Email/Text: fnb.bk@fnfg.com	Mar 23 2021 01:42:00	First Nigara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
515918840	+ EDI: FORD.COM	Mar 23 2021 00:43:00	Ford Credit, P.O. Box 220564, Pittsburgh, PA 15257-2564
516131071	Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2021 23:41:43	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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517223288	Email/PDF: resurgentbknofications@resurgent.com	Mar 23 2021 00:02:13	LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587
515918843	+ Email/Text: bk@lendingclub.com	Mar 23 2021 01:43:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
515918845	+ EDI: NFCU.COM	Mar 23 2021 00:43:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
515918844	+ EDI: NFCU.COM	Mar 23 2021 00:43:00	Navy Federal Credit Union, P.O. Box 3100, Merrifield, VA 22119-3100
516130853	EDI: PRA.COM	Mar 23 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515967680	EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516117745	EDI: WFFC.COM	Mar 23 2021 00:43:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
515918847	+ EDI: WFFC.COM	Mar 23 2021 00:43:00	Wells Fargo Financial National Bank, P.O. Box 660553, Dallas, TX 75266-0553

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for American General Mortgage Loan Trust 2010-1 American General Mortgage Pass-Through Certificates, Series 2010-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Lynn Therese Nolan	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper ecfnofices@grosspolowy.com lnolan@grosspolowy.com

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Patrick O. Lacsina

on behalf of Creditor U.S. Bank National Association PATRICK.LACSINA@GMAIL.COM

Patrick O. Lacsina

on behalf of Creditor Nationstar Mortgage LLC PATRICK.LACSINA@GMAIL.COM

Rebecca K. McDowell

on behalf of Creditor First Niagara Bank N.A. rmcdowell@slgcollect.com

Robert L. Saldutti

on behalf of Creditor First Niagara Bank N.A. rsaldutti@saldutticollect.com,
lmarciano@saldutticollect.com;kcollins@slgcollect.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

Stacey L. Mullen

on behalf of Debtor Richard J. Jacobowitz slmullen@comcast.net

TOTAL: 11